

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW HAMPSHIRE**

In re: Lynne Anne Derba  
Michael Francis Derba

Bk. No. 13-10872 BAH  
Chapter 7

Debtor(s)

**ORDER DISAPPROVING REAFFIRMATION AGREEMENT**

The Court has before it a reaffirmation agreement filed by the Debtor(s) with CapitalOne, N.A.-Best Buy on July 12, 2013 (Doc. No. 12) (the “Reaffirmation Agreement”). The document is not signed by the Creditor Representative. Therefore, the Reaffirmation Agreement is deemed not effective and is disapproved without prejudice to the parties filing an amended reaffirmation agreement dated as of the original date of their agreement.

ENTERED July 12, 2013 at Manchester, New Hampshire.

Date: July 12, 2013

/s/ Bruce A. Harwood

Bruce A. Harwood  
Bankruptcy Judge